

PLAN INFORMATION

Long Term Care Questions and Answers

Q. What is long term care insurance?

A. Long term care insurance helps pay for a wide range of personal care, health care and social services for people who can no longer care for themselves. Long term care benefits provide assistance with normal activities of daily living, such as eating, dressing, or bathing.

Q. What is covered in Aetna's long term care program?

A. If you qualify for benefits, Aetna's long term care plan will reimburse:

- 100% of actual expenses up to the daily benefit amount (DBA) that you have selected if you are confined in a licensed nursing facility.
- 50% of your selected DBA for care received in your home or in the community. Examples of such care are home health care, community-based hospice care, adult day care and home care services.

Q. How do I know when I qualify for benefits?

A. The plan pays benefits if you become unable to perform 2 of the following 6 activities of daily living without substantial assistance from another person: bathing; eating; transferring (getting in and out of bed); dressing; continence; toileting. This plan will also pay benefits as a result of a severe cognitive impairment that requires supervision or verbal direction from another person in order to protect you or others from serious injury. To be eligible to receive benefits, a licensed health care practitioner must certify annually that you have suffered either: a functional loss in your ability to perform at least 2 activities of daily living for a period of at least 90 days; or that you have severe cognitive impairment.

Q. Am I required to pay premiums after I qualify for benefits?

A. No. Premiums are waived once you satisfy the deductible period and do not start again until 90 days after you recover.

Q. How do I sign up for coverage?

A. To obtain enrollment information on-line simply visit www.aetna.com/group/idaho

1. Employees can enroll on-line, *without answering medical questions*, during their initial open enrollment period. After the initial open enrollment, employees can enroll by completing a short Medical Questionnaire.
2. Download and complete the Medical Questionnaire/Enrollment Form that applies to your eligibility.
3. Review the Personal Worksheet and Disclosure Statement.
4. Select your coverage options:
 - a. Select a Lifetime Maximum
 - b. Select your Method of Inflation Protection
 - c. Select a plan with or without the Non-forfeiture optional coverage
 - d. Choose a Daily Benefit Amount
5. Return your enrollment form and personal worksheet to (make a copy for your records):

Aetna Life Insurance Company
PO Box 14550
Lexington, KY 40512-4550
6. Completion of your medical questionnaire and approval by Aetna is necessary before coverage becomes effective. ***Eligible employees enrolling during open enrollment do not need to complete a medical questionnaire.***

To find out more about the Long Term Care insurance benefit that is available to you, such as who is eligible and how much it will cost, go to www.aetna.com/group/idaho or call Aetna at 1-877-298-0645 to speak to a Long Term Care Specialist. You may also email questions to: lrc@aetna.com.

The State of Idaho is sponsoring a group long term care insurance plan underwritten by Aetna Life Insurance Company. For rates and more information, please review the Outline of Coverage document. Once you enroll for coverage, you will receive a Certificate of Coverage, which will specify in more detail the terms of this service reimbursement plan.